

NPL Dialog Search of 09/751,900 Dated 12/1/4/06

Set	Items	Description
S1	0	(LOAN OR MORTGAGE) (S) (ROLL (1W) RATE) (S) (COLLECTION (W) (METHOD OR STRATEGY OR MODEL)) (S) ("RE-MARKETING" OR REMARKETING OR RESELLING OR RESALE) (S) (REPOSSES??? ?) (S) COLLATERAL
S2	5	(ROLL (1W) RATE) (10N) (MORTGAGE OR LOAN) (S) (ESTIMAT???? ? OR PREDICT???? ? OR FORECAST???? ?)
S3	5	RD S2 (unique items)
? show files;ds;t s3/3,k/1-5		
File	15:ABI/Inform(R)	1971-2006/Dec 14 (c) 2006 ProQuest Info&Learning
File	9:Business & Industry(R)	Jul/1994-2006/Dec 13 (c) 2006 The Gale Group
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	275:Gale Group Computer DB(TM)	1983-2006/Dec 13 (c) 2006 The Gale Group
File	476:Financial Times Fulltext	1982-2006/Dec 14 (c) 2006 Financial Times Ltd
File	610:Business Wire	1999-2006/Dec 14 (c) 2006 Business Wire.
File	624:McGraw-Hill Publications	1985-2006/Dec 14 (c) 2006 McGraw-Hill Co. Inc
File	636:Gale Group Newsletter DB(TM)	1987-2006/Dec 13 (c) 2006 The Gale Group
File	621:Gale Group New Prod. Annou. (R)	1985-2006/Dec 11 (c) 2006 The Gale Group
File	613:PR Newswire	1999-2006/Dec 14 (c) 2006 PR Newswire Association Inc
File	813:PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
File	16:Gale Group PROMT(R)	1990-2006/Dec 13 (c) 2006 The Gale Group
File	160:Gale Group PROMT(R)	1972-1989 (c) 1999 The Gale Group
File	634:San Jose Mercury	Jun 1985-2006/Dec 13 (c) 2006 San Jose Mercury News
File	148:Gale Group Trade & Industry DB	1976-2006/Dec 12 (c) 2006 The Gale Group
File	20:Dialog Global Reporter	1997-2006/Dec 14 (c) 2006 Dialog
File	35:Dissertation Abs Online	1861-2006/Nov (c) 2006 ProQuest Info&Learning
File	583:Gale Group Globalbase(TM)	1986-2002/Dec 13 (c) 2002 The Gale Group
File	65:Inside Conferences	1993-2006/Dec 14 (c) 2006 BLDSC all rts. reserv.
File	2:INSPEC	1898-2006/Dec W1 (c) 2006 Institution of Electrical Engineers
File	474:New York Times Abs	1969-2006/Dec 14 (c) 2006 The New York Times
File	475:Wall Street Journal Abs	1973-2006/Dec 14 (c) 2006 The New York Times
File	99:Wilson Appl. Sci & Tech Abs	1983-2006/Nov

(c) 2006 The HW Wilson Co.  
File 348:EUROPEAN PATENTS 1978-2006/ 200650  
(c) 2006 European Patent Office  
File 349:PCT FULLTEXT 1979-2006/UB=20061207UT=20061130  
(c) 2006 WIPO/Thomson  
File 347:JAPIO Dec 1976-2006/Aug(Updated 061130)  
(c) 2006 JPO & JAPIO

Set	Items	Description
S1	0	(LOAN OR MORTGAGE) (S) (ROLL (1W) RATE) (S) (COLLECTION (W) (METHOD OR STRATEGY OR MODEL)) (S) ("RE-MARKETING" OR REMARKETING OR RESELLING OR RESALE) (S) (REPOSSES??? ?) (S) COLLATERAL
S2	5	(ROLL (1W) RATE) (10N) (MORTGAGE OR LOAN) (S) (ESTIMAT???? ? OR PREDICT???? ? OR FORECAST???? ?)
S3	5	RD S2 (unique items)

3/3,K/1 (Item 1 from file: 636)  
DIALOG(R) File 636:Gale Group Newsletter DB(TM)  
(c) 2006 The Gale Group. All rts. reserv.

06366794 Supplier Number: 151848130 (USE FORMAT 7 FOR FULLTEXT)  
Moody's to suggest alternative HE ABS triggers.  
Pyburn, Allison  
Asset Securitization Report, pITEM06268007  
Sept 25, 2006  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 791

... delinquency and net excess spread.  
Unlike a typical cumulative loss trigger, the pipeline loss trigger  
\*\*\*predicts\*\*\* a pool's future losses based on its level of current  
delinquencies. The forward-looking...

...ability to incorporate both delinquencies and losses. The trigger  
assigns a lifetime default probability, or \*\*\*roll\*\*\* \*\*\*rate\*\*\*, to each  
\*\*\*loan\*\*\* in the pool, then multiplies the rate by the loss given default,  
or severity assumption - the \*\*\*roll\*\*\* \*\*\*rate\*\*\* being determined by the  
\*\*\*loan\*\*\*'s current delinquency status and rating stresses. The pipeline  
loss trigger is the ratio of...

3/3,K/2 (Item 1 from file: 613)  
DIALOG(R) File 613:PR Newswire  
(c) 2006 PR Newswire Association Inc. All rts. reserv.

00803774 20020730SFTU092 (USE FORMAT 7 FOR FULLTEXT)  
Providian Financial Corporation Reports Earnings Results  
PR Newswire  
Tuesday, July 30, 2002 16:22 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 3,724

...risk portfolio resulted in the removal of those  
assets from the methodology, including the historical \*\*\*roll\*\*\*

\*\*\*rate\*\*\*

calculation, used to \*\*\*estimate\*\*\* uncollectible \*\*\*loan\*\*\*  
balances. As a  
result, the Company recognized a pre-tax benefit of approximately  
\$81.7...

...in the allowance

for loan losses and a \$15.1 million net reduction in the  
\*\*\*estimate\*\*\* of  
uncollectible portion of finance charges and fees.  
-- A pre-tax charge of \$37.9...

3/3,K/3 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

51671397

Moody's to suggest alternative HE ABS triggers

Allison Pyburn

ASSET SECURITIZATION REPORT

September 25, 2006

JOURNAL CODE: TASR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 736

... ability to incorporate both delinquencies and losses. The trigger  
assigns a lifetime default probability, or \*\*\*roll\*\*\* \*\*\*rate\*\*\*, to each  
\*\*\*loan\*\*\* in the pool, then multiplies the rate by the loss given default,  
or severity assumption - the \*\*\*roll\*\*\* \*\*\*rate\*\*\* being determined by the  
\*\*\*loan\*\*\* 's current delinquency status and rating stresses. The pipeline  
loss trigger is the ratio of...

3/3,K/4 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

24155853 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Providian Financial Corporation Reports Earnings Results for Second Quarter  
2002

PR NEWSWIRE (US)

July 30, 2002

JOURNAL CODE: WPRU LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 3761

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... risk portfolio resulted in the removal of those assets from the  
methodology, including the historical \*\*\*roll\*\*\* \*\*\*rate\*\*\* calculation,  
used to \*\*\*estimate\*\*\* uncollectible \*\*\*loan\*\*\* balances. As a result, the  
Company recognized a pre-tax benefit of approximately \$81.7...

... in the allowance for loan losses and a \$15.1 million net reduction in  
the \*\*\*estimate\*\*\* of uncollectible portion of finance charges and fees. --  
A pre-tax charge of \$37.9...

3/3,K/5 (Item 1 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
(c) 2006 WIPO/Thomson. All rts. reserv.

01078110 \*\*Image available\*\*

A SYSTEM AND METHOD FOR PORTFOLIO VALUATION USING AN AGE ADJUSTED  
DELINQUENCY RATE

SYSTEME ET PROCEDE D'EVALUATION DE PORTEFEUILLE FAISANT INTERVENIR UN TAUX  
DE DEFAILLANCE AJUSTE SELON L'AGE

Patent Applicant/Assignee:

JP MORGAN CHASE BANK, 1 Chase Manhattan Plaza, 25th Floor, New York, NY  
10081, US, US (Residence), US (Nationality)

Inventor(s):

FREEMAN Charles J, c/o JP Morgan Chase Bank, 1 Chase Manhattan Plaza,  
25th Floor, New York, NY 10081, US,

XUE Xingxiong, c/o JP Morgan Chase Bank, 1 Chase Manhattan Plaza, 25th  
Floor, New York, NY 10081, US,

Legal Representative:

SCHEER Michael J (agent), Dickstein Shapiro Morin & Oshinsky LLP, 2101 L.  
Street, NW, Washington, DC 20037, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 2003107135 A2-A3 20031224 (WO 03107135)

Application: WO 2003US18936 20030617 (PCT/WO US03018936)

Priority Application: US 2002389227 20020617

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD  
SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12235

Fulltext Availability:

Detailed Description

Detailed Description

... a measure of the credit quality of that portfolio.

One other prior art method for \*\*\*predicting\*\*\* future performance of  
\*\*\*loan\*\*\* portfolios is known as the \*\*\*Roll\*\*\*-\*\*\*Rate\*\*\* Matrix  
Method. This method generates \*\*\*predictions\*\*\* based on the probability  
of a loan moving from one delinquency status to another status...